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PATENT

Paper No. 2

File: Carr-P1-00

Date: 26 Sept 2000

Signed: [Signature]  
Peter K. Trzyna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher and Steven Earl Webster  
Serial No. : 09/604,969  
Filed : June 26, 2000  
For : SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING  
Group Art Unit : 2781  
Examiner : Unknown

Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**PRELIMINARY AMENDMENT**

S I R :

In the above-identified application, please enter the following amendment:

**I. AMENDMENT**

**A. In the Background of the Invention**

Page 7, line 18, delete "an".

Page 7, line 23, delete "are" and insert --is--.

Page 10, line 15, delete "at least briefly".

Page 10, line 22, after "cards", insert --,--.

Page 11, line 11, delete "were" and insert --are--.

Page 11, line 12, delete "were" and insert --is a--.

Page 11, line 20, delete "that".

Page 12, line 23, delete "of".

Page 14, line 6, delete "is" and insert - are--.

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**B. In th Objects and Advantages**

Page 14, line 31, after "with, insert --a--.

Page 18, line 28, after "differently", insert --,--.

Page 19, line 8, delete ~~the~~.

Page 19, line 14, after "differently", insert --,--.

Page 19, line 27, delete ~~an other~~ and insert --another- .

Page 19, line 30, after "differently", insert --,--.

Page 20, line 10, after "differently", insert --,--.

Page 20, line 15, after "differently", insert --,--.

Page 20, line 17, after "off", insert --,--.

**C. In the Detailed Description of a Preferred Embodiment**

Page 21, line 28, after "elements", insert --,--.

Page 22, line 4, delete ~~Mac~~ and insert --iMac--.

Page 24, line 27, delete ~~The~~ and insert ~~the~~--.

Page 25, line 24, delete ~~(See appendix II, Code String)~~.

Page 28, line 23, delete ~~number~~ and insert --numbers--.

Page 32, line 2, delete ~~134~~ and insert --133--.

Page 32, line 27, delete ~~credit~~ and insert --Credit Allocations--.

Page 32, line 27, delete ~~allocations~~ and insert --Allocations- .

Page 35, line 4, delete ~~Credit~~ and insert - -Credits- .

Page 39, line 12, delete ~~Credit~~ and insert - -Credits- .

**II REMARKS**

The Examiner is requested to examine the above-referenced patent application as amended. It is believed that no new matter has been added. The application, as amended, is believed to be in condition for allowance, and favorable action is respectfully requested.